# **NEWS AND GOSSIP**

ton street between 13th and 14th streets by Mr. Victor Anderson, According to the plans prepared by William J. Palmer, architect, It will have a frontage of fifty feet and a depth of one hundred and twenty-five feet. It will be four stories in height and there will be four suites on each floor, each having five rooms and bath.

Plans for a residence for Otis D, Swett, the registrar of the George Washington University, are being prepared by Mr. Palmer. The new building is to be located on Grafton street, Chevy Chase, and will be in the Spanish style of architecture, with wide overhanging eaves and walls covered with pebble dash. It is to be a tetn-room house and will be two stories in height. with a front of thirty-three feet. A replica of Mr. Swett's house is to be built on the same street and the two dwellings are to be connected by an ornamental colon-

#### Activity in House Building.

The figures of the growth of the busilikely to create surprise, although not generally known, but what will no doubt cause some comment is another item in the the fourteen given as the number of permits for the erection of apartment houses, make the latter assume a rather houses. make the latter assume a rather insig-nificant place. It is also of interest in this connection to note that the total cost of than the cost of the apartment houses, but that does not detract from the importance

penditure of over three-quarters of a milion dollars in adding to the number of dwelling houses. The record for previous months does not make that of the past thirty days isolated by any means. There tion that the apartment house will take the place of what for the sake of distinction might be called the individual house, but is evident that this is not to be the case. At least not this year,

### The Number of Home Owners.

If there were any way to find out with any exactness the proportion of the entire renting population of the city and of those that occupy their own homes, some very interesting reading could be furnished for the ested in the material welfare of Washington. It is not possible to give figures, for none exist, but there is no reason why an intelligent guess should not be hazarded.

Most any one who is at all familiar with existing conditions in the realty market knows one thing to a certainty, and that is there is and the same there is an all the same that is the same that is the same that is the same that the same that is the same that knows one thing to a certainty, and that is there is and has been a good market for houses. In other words the home buyer has been in evidence and a large number of houses have passed into the control of those who have decided to own their homes.

# Millions in Apartments.

Apartment houses are so large in themselves, and so much has been done in the way of adding to their number, especially during the past few years, that naturally the tendency is for these big buildings to dwarf everything else. The idea that they represent about all that is being done in the way of building is a natural one, although, as the official figures show, it is one that has no basis at all on facts. At the same time there is no intention to un-derrate the tremendous strides that have been made in the last twelve months in of apartment houses. It is difficult to realize that so much money has been spent and so many buildings put up e figures furnished at the office of the ing inspector show to be the case. In fact the year that will close at the ord, without including the figures for current thirty days, as far ahead of other year in the history of the city the amount of money put into apartment houses. For the eleven months end-ng the last of May the total expenditures for structures of this class almost reached the enormous sum of \$3,000,000, or to be entirely exact, \$2,911,300. The year that stands next in such a comparison is the

An apartment house is to be built on Ken- , then comfort, and last of all, style. There demand itself is an evidence of the growth of the population. For in addition to the number of people who are resident here and who have the home buying habit, there is that large and growing class whose existence has not been suspected until recently, and the makeup of which is only vaguely grasped by a large number of peo-

#### An Important Class.

In one particular, at any rate, they belong to the class of wealthy people whose coming to this city is widely known, as in fact is the case with all their movements. But the large proportion of the people, who are to a greater or less extent financially independent and who are able to make The figures of the growth of the busi-ness of erecting apartment houses are not rich that they afford material for the newspapers. Hence it is that their coming here has not been heralded abroad. All the same they have come and are still coming, and what is more, they are buying homes and monthly report of the building inspector establishing themselves here and consti-for the month of May, which gives as the tuting a solid element in the community. number of brick dwellings erected in the the like the city because it is a pleasant city during the month, permits having been place to live, because the schools are ex-

Investment for Small Sums.

A system of providing loans for small these brick houses is put down at over three-quarters of a million, which is less Chicago for two years past and is said to sums of money has been in operation in be meeting with success. By this method the small capitalist gets not only the same What makes these figures significant is security as the large capitalist, but, what that during the past month permits have been granted which will result in the exgets the same rate of interest.

The business of his company is loaning money upon improved Chicago real estate, chiefly upon rented residential property, where the value of the property is double thirty days isolated by any means. There have been a good many houses put up in this city during the past year, and it is likely that building will continue with growing volume. There has been some nonote the note is divided into gold bonds of \$100 or \$500, each bearing 6 per cent coupons, payable semi-annually, and by and described in the trust deed. By dividing the loan up into small bonds, the small depositor gets all of the 6 per cent instead of half of it.

Under this system the company pays exactly the same rate it charges, looking for its profits, not to a difference in rate, but to a commission paid by the borrower on the face of the loan and to such interest as property holders and others who are inter-

### On the Virginia Side.

The Fort Myer Heights Land Company, owner of a subdivision by that name situated within half a mile of Rosslyn. Va., and adjoining Fort Myer, has just sold to Mr. Frank Lyon of Belair, Alexandria county, Va., the remainder of that subdivision, comprising 312 lots and covering about fifty acres.

This subdivision has been on the market for about a decade, and some twenty-five houses have been erected there. The change in ownership marks, it is stated, a new line of policy. Just one year ago the new pur-chaser, Mr. Frank Lyon, bought a tract of land designated "Lyon's Addition to Clar-endon," and subdivided it into about 130 lots. During the past year he has sold about 120 of the lots and erected twentythree houses thereon. There are now twenty-three families residing on that subdivision.

Mr. Lyon proposes to pursue the same Mr. Lyon proposes to pursue the same has moved the Furian from her moorings station that admitted in the act, course with regard to Fort Myer Heights as he has in regard to Lyon's addition. The property adjoins Fort Myer, is bisected by the Falls Church electric road, and the sound is not due back prior to the evening of the follow: Bailston county road binds it on the north, and the Military road to Fort Myer on the east. It is within a ten minutes' walk of

about \$100,000. The real estate firm of R. W. Walker & Son will represent the sub-division in Washington.

# Adding to a Bank Building.

The addition of two stories to the height of the Commercial Bank building, at the northwest corner of 14th and G streets, is about completed. The scaffolding has been removed and the full effect of the five

Mr. Plitt for \$5,000; 652 Orleans place, to Mr. Fenner for \$3,550; 1747 U street northwest, to Mrs. Mohun for \$3,500; 2215 N street northwest, to Mrs. Mohun for \$3,500; 2215 N street northwest, to Mrs. Mohun for \$3,500; 2215 N street northwest, to Mrs. Shody for \$3,250; 1373 Sheridan street, for Charles W. King. \$5,000; 1025 K street northeast, for Pumphrey & Palmer, \$3,850; 2810 18th streets by ag to the plans her, architect, ty feet and a enty-five feet. The growth of the business of house builders to cater to their special needs.

The growth of the business of house building is one of the striking features of the modern real estate market in this city. It is evident from the experience of brokers that it is a growing business. The demand itself is an evidence of the growth of the population. For in addition to the 76 T street northwest, for Mrs. Coleman, \$5,000; 2827 13th street northwest, to Mrs. Graham, \$6,500; 2409 18th street, to Mr. Werner, \$7,750; 1165 6th street northeast, to Mrs. Burgor, \$4,000; 634 Orleans street northeast, to Mrs. Sipe, \$3,250; 2301 1st street northwest, for Mr. Temple, \$5,750; 1167 6th street northeast, for Mr. James Martin, \$4,000; 613-36 and 38 Orleans street. northeast, to Mrs. Hale for \$9,750; 621-23 Orleans street northeast, for Thomas Mel-ton for \$6,500; 633 Orleans street northeast, to Miss Gannon, \$3,250; 600-02-04 12th street northeast, to Mr. Essex, \$5,000; 1161 6th street northeast, to Mr. McManus for \$4,200; 12, 14 and 16 Rhode Island avenue northwest, for F. A. Blunden for \$17,250; 1169 and 1171 6th street northeast, to Mr. Max Johnson for \$8,250; 1937 Baltimore street Washington Heights, for Mr. Henderson, \$9.500; 631 Orleans place northeast,

Chapin street, Columbia Heights, near 14th street, for Mr. Paul; the purchaser is erecting an apartment building thereon; price paid for the lot, \$6,000; six building lots on Randolph street northwest, to A. F. Jordin, \$1,250; the purchaser proposes to improve this ground at once with modera, low priced homes; for Mrs. George B. Bloomer, 1218-18 T street northwest, for \$11,000. Sale of Houses and Lots.

John O. Johnson Company, real estate brokers, have sold a new house in Takoma Park to Frederick L. Lewton for \$4,000. Also three new houses corner 21st and Virginia avenue northwest, to Thomas R.

In connection with C. M. Forrest they have sold to R. S. Wolfe the corner house, 1428 11th street northwest, and to M. E. Johnson a lot on Third street near New

Johnson a lot on Third street near New York avenue northwest.

On the 3d street lot a store and dwelling will be erected by the company. They are also building a number of cottages in Edgewood and in Langdon.

The company reports a good demand for small houses, which they state they cannot at present supply, as their list is expensed.

#### hausted. A Business Building.

The old building at the northwest corner of 11th and E streets northwest is being removed under the direction of Mr. T. A. Harding, who represents the owners. Upon this site is to be built a two-story business structure, which will be temporary in character, and is designed to be a source of revfor Mr. Melton, \$3,250; lot on S street north-west, to Mrs. Kate Williams, \$1,800; lot on use can be made of the property.

# NATIONAL GUARD

The presentation of service medals to ner. those officers and enlisted men of the National Guard of the District of Columbia entitled to the same will occur Wednesday, the 21st instant, and will be made an occasion of ceremony. The entire brigade is to be paraded, and some individual prominent in military or governmental circles will be invited to formally bestow the

Arrangements for the affair have no been completed. It is understood, however, that the turnout will be ordered for 6:30 o'clock.

The original intention was to distribute the medals last week, but a change to the 21st instant was ordered in order that the members of the Naval Battalion, now on duty elsewhere, may participate in the presentation ceremony. The 2d Separate Battalion, 3d Separate

Battalion and the 4th Separate Battalion will retain those designations, it is learned, probably until next fall, and certainly until after the annual encampment in August. As heretofore stated, the commanding general takes the view that there is no need for hurrying in the matter of reorganizing the 1st Regiment, and explains that there are certain details in connection with the subject which he desires shall adjust themselves in their own good time. Of course, while in camp, the 2d, 3d and 4th Separate Battalions may be organized temporarily as a provisional regiment for maneuvering and other purposes.

### Jackies in Mimic War.

The United States steamship Puritan, with the Naval Battalion of the National Guard of the District of Columbia aboard, moved away from her moorings last Friday afternoon, the start having been delayed several hours by unforeseen happenings. The local jackies are participating in the joint army and navy exercises on the Potomac river and Chesapeake bay, and are ex-pected to give a good account of them-selves. This is the first time the battalion has moved the Puritan from her moorings is not due back prior to the evening of the 18th instant.

The new rifle range has been completed, and the official ordered practice thereon will be started the 15th instant, in accordance with the orders published in the last issue of The Sunday Star. The arrangements that have been made are entirely satisfactory, and the shooting ground is deemed to be absolutely safe.

The jackies of the United States steam-

ship Dolphin have asked permission to use the range for their required target practice, and the necessary authority for them to do so will probably be granted. It is announced that the 1st Division, Naval Battalion, commanded by Lieut. Carmody, is the only division of the bat-talion that, having qualified in the gallery, is entitled to shoot on the range. The 1st

### Division won the gallery volley match. Responsibility of Company Command-

Major James E. Bell, inspector general of rifle practice, District of Columbia Militla, has recommended to headquarters that company commanders be required to assume responsibility for the training of the members of their respective commands in rifle practice. His recommendations may be made the subject matter of a general

order to the brigade. Battalion inspectors of rifle practice have hitherto been in command of companies, which report for rifle practice under sched-ules and orders from militia headquarters, Major Bell says, and the custom should cease. He adds that it is manifestly the duty of the commanding officer of a com-pany to assume all responsibility in the direction of the men of his command in the performance of every military duty devolving upon the soldier. He should par-ticularly drill and train the men in the important duty of rifle practice and be familiar with their capabilities so that when they are scheduled for duty in the gallery or on the range they may be able to perform that service in an acceptable man-

The services of the inspectors are

available for any assistance necessary to enable the company officers to become efficient in training the men.

As the representative of the battalion commander, Major Bell thinks it should be the duty of the inspector of rifle practice. to see that the gallery or range is in condition for the duty to be performed, and to be present at all ordered practice. He may be called upon by the company commander for assistance or advice in con-ducting rifle practice, it being desirable to obtain the best results in qualifications by every legitimate means available. Further, he should carefully note any lack of knowledge or skill on the part of company of ficers, correct the same, and report in-

competency.

It is believed by Major Bell that the changes suggested would result in an improvement in rifle practice and consequently raise the standard of efficiency of the

## Amendment to Militia Act.

An amendment to the militia act, providing for a division of the country by the Secretary of War into twelve military districts, each having approximately the same aggregate representation in the House of Representatives, has been proposed.

The purpose of the proposed act, it is claimed, would undoubtedly be looked upon with great favor by the officers of the National Guard as well as the enthusiastic en-listed men. Section 4 is described as an excellent measure, as it would give enter-prising regimental commanders an opportunity to act upon their own judgment. Section 6 is also a move in the right direction, it is explained, as under it enlisted men would feel that their efforts, in the direction of close attention to duty could obtain something more than mere printed percentages of efficiency, etc.

The matter of regular service pay for enlisted men on such duty is mentioned as

enlisted men on such duty is mentioned as enisted men on such duty is mentioned as the only question which is open to misgiv-ing. Many enlisted men, who would gladly accept the opportunities offered in the act, were it not for the fact that they belong to a class of citizens whose employers allow them a per diem rate of pay; and absence from their employment usually means an absolute loss of salary. An absence of ten or twenty days, with no other compensation than that authorized in the act.

"Section 3. That to encourage the theo

retical and practical instruction of the organized militia in armories and state camps, an annual encampment shall be held each year in each military district, to year in each military district, to be par-ticipated in by such troops of the United States Marine Corps as in the judgment of the President may be available, and by such troops of the organized militia of the military district in which the encampment is held, as may be authorized by the President as provided in section 4 of this act.

"Section 4. That troops of the organized militia, who desire to attend the district encampment, shall make application therefor through the governor of the state to which they belong to the President of the United States. Upon the approval of such application by the governor of the state, the President shall detail one or more officers of the army to visit the state en-campment of the organization making such application, for the purpose of inspecting and determining the fitness of such organiand determining the inchess of such organi-zation to participate in the more advanced instruction of the district camp. This in-spection shall be directed especially to the clothing, equipment, arms and administrative methods of the command, and to their proficiency in guard duty, drill regulations and fire control. Upon the recommenda-tion of the inspecting officers, the President shall authorize the attendance at the district encampment in the following year of such organizations as in his judgment are best qualified to enter upon a more advanced course of military instruction, provided, that a district encampment shall not be held unless at least 3,000 organized mili-tia troops of said district shall be found qualified for participation therein, as heren provided.

"Section 6. That troops of the organized militia who participate in district encamp-ments shall be permitted to compete for the privilege of a further course of instruction in a national encampment, to be held annually, if practicable, at such point as the Secretary of War may determine, and with

# \* to designate the ordinary denizen of the

"The English language may fairly claim to be the most prolific in the world. Not content with its native riches it possesses in a special degree the faculty of assimilating everything useful from other tongues ancient and modern. It ought, indeed, to be the most perfect vehicle of thought in the world, and in some respects no doubt it is," said a local college profes-

"But, curlously enough, there are deficiencies in English not to be found in far less copious languages. While in many cases we have half a dozen words ex-

express them. "In the words denoting relationship some notable gaps are found. The most glaring instance is the want of a word to distinguish between a male and a female cousin. Other languages, such as French and Italian, have a separate word for each, but in English some addition or explanation is required in order to make it clear which sex is Intended.

"Some obvious deficiencles English shares with other languages. The word "brother-in-law" is often applied incorrectly, for want of a better word, to a more remote

two men who marry sisters or between a man and his sister's brother-in-law. "It would be convenient to have one word to express such relationships as well as others that might be named. Grandfathers,

person to whom one is engaged!
"We have a fairly copious vocabulary
when we speak of animals, distinguishing
nicely the male, the female, the young and even in certain cases the aged.

"Curious gaps occur here and there in our language if we look into it. The word 'show' expresses the idea of making to see, but there is no word for making to hear-a phonograph for example. I took the

who hear, and applies very well to those

to 'audience.'

'There is one deficiency in the language so awkward and irritating that even at this late hour it ought to be made good. Need it be said that reference is made to indiscriminate use of the personal pronoun to denote either the person speaking or the person spoken of? This may not be a defect peculiar to English, but it is one from which the ancient clasical tongues are entirely free. are entirely free.
"He said he had offered him money, which

English it necessitates a number of brack-eted explanations which are positively an-noying and destructive of grace and fu-

# Food for a Dog in Summer.

For a hundred years all of us have been told, and most of us have believed, that corn bread is not a good food for dogs. It has been called "heating." Authorities have told us that it had too much of a tendhowever, one of the great bench show handlers and judges has stated publicly that after trying all sorts of combinations he found that he could get his dog into better condition with corn bread than with

any other food.

About the same time an old foxhound man told me that he had observed closely for many years, and that his dogs had always more strength, vim and endurance when he fed them on corn bread. He said that oatmeal, manufactured biscui: and a mixture of meat and vegetables were all inferior in results. He feeds his mature dogs on meat twice a week and on corn bread the rest of the time. His pupples are raised almost entirely on corn mush and

# BLACK FRIDAY.

BY FREDERIC S. ISHAM. Author of Under the Rose, The Strollers.

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#### CHAPTER XVI.

Mr. Dalton Takes a Sudden Resolution

When Charlie told Elinor that his going into Richard Strong's office had meant much to him, he had in mind the good fortune that had followed him since he had procured employment with that financier. In the beginning his position at the office had been difficult to define. The first week his services had not been greatly in demand; he had had the choice of drumming his fingers idly on his desk in the little room assigned to him, or perusing some of the financial literature, law books or industrial pamphlets to be found in the office library. He chose the latter, and his mind, naturally retentive, lent itself readily to the consideration of the work of the professional corporation statistician. Leaning back in his chair, his equanimity was in no wise disturbed by the sputtering of pens, the hurrying of feet and the general air of activity around him. Wrapped in such entleing fancies as these facts and descriptions evoked-financial casties in the airhe looked upon the mercurial figures passing his door with stoical and philosophical

gravity.

But one day Mr. Strong entered the young man's office, in his hand a number of papers and reports. Charlle put down a red-covered volume and arose. Richard Strong covered volume and arose. Richard Strong looked from the discarded book to Dalton.

"I have been somewhat at a loss what to give you to do," he said. "It has always been my endeavor to fit a man into the niche where he belongs." Charlie bowed, but did not answer, and the other laid the papers he carried on the young man's desk. "Look these over; the matter is self-explanatory. When you have studied it thoroughly submit your conclusions."

"Thank you, sir," replied Dalton. "Til do my best." And as Mr. Strong turned away he closed the door and bent with avidity to the work.

he closed the work.

The devising of ways and means for har-monizing certain small but conflicting interests—that was the problem the other had set before him to solve. It was neither very difficult nor very easy, but the task was to Charlie's liking, and as he proceeded a sparkle of excitement came into his eyes. Lightly he disentangled the skein, defty adjusted the threads. With care he formulated his plan, put it on paper as concisely as possible, and then submitted it to Mr. Strong, who considered it, said nothing, but, to the young man's satisfaction, adopted it. Thereafter Dalton's position brought him into a relationship, more or less personal, with the head of the house. He was not exactly a private secretary or a clerk, although he performed the duties of both when required. He was industrious, willing, had already acquired useful informa-tion during his experience in the street, and to his work brought the best efforts of a keen and active brain.

But Dalton, although zealous for others when it served his end, had never had the intention of confining his exertions solely to his employer's interests. The idea of self too strongly predominated. To enrich that self, to advance that self, to make that self a power among men! He had before him the encouraging example of Jim Jubilee. What had that gentleman amounted to when he had only slaved for Daniel Drew? But how had he risen when he had "struck out for himself!"

Chance, before long, brought to Charlie the coveted opportunity, if not to emulate that striking and picturesque precedent, at least in some degree to promote his own individual fortunes. One noon, having left the office, he had turned into a side thorough fare, when a voice accosted him from a control of the profits among various of the profit neighboring doorway "Hello, Dalton!" And a soft, chubby hand

was thrust into his. Charile stopped. The man represented one of the many varieties of the genus broker, and was facetiously known as the "Jolly Boy," his establishment being a pleasant place which to spend an hour at noon, after the close of the business day. hospitality had won him a certain clientage of inabstinent spirits who helped them-selves to the choice cigars or the excellent lunch set forth in the private office for their "How do you do?" returned Dalton, some-

what coldly.

He knew that in the course of his brief connection with the street he had been introduced to the other on some occasion, but did not remember just when or where. "Heard you'd gone into Richard Strong's office," went on the broker, and Dalton nodded. "Can you give me a few moments? I want to have a talk with you." Charlie looked surprised. "Well," he said, hesitating, "I haven't much time to

spare."
.. "Won't take but a minute," was the reassuring response. And, leading the way to a private office, back of a number of main offices, he motioned his visitor to a chair. A darky who wore an apron and a smile that seemed a reflex of the Jolly Boy's, appeared from some recess and stood

before them in an expectant manner.
"Have a little lobster salad and a glass of sauterne," urged the broker.
"No thanks," returned Charlie, "I don't care for anything." His tone left no room for argument or

persuasion, and the broker was too keen a judge of people to press his hospitable invitation. With an airy wave of his hand he dismissed the dusky servitor.

"All right," he said, and his manner changed the spirit of the louder changed; the spirit of the loving cup gave way on his countenance to an expression of

business; his face grew sober. "What I wanted to say is this: Just drop in when you feel like it." Dalton looked at him quickly. 'And if you should hear of a good thing, a dead sure thing"-speaking slowly and with a peculiar emphasis—"come to me. I'm not a niggardly sort of a chap and—well, you won't have to put up anything. You can have what credit you want."

The young man's gaze became suddenly veiled; unresponsive. He did not reply at

"I'll think of it," he said at length, ambiguously.

The Jolly Boy did not press the subject, but relapsed again into his urbane self.
"Heard the story about Travers and the
Fisk-Gould yacht?" he asked. "No? Well, Jim was showing Travers over it the other day. In the cabin on either side are two portraits, one of Jim and one of Gould. 'What do you think of them?' says Jim. Very g-g-good! says Travers, holding his head like a cock sparrow. 'Only one c-c-criticism to make!' 'What't that?' says Jim, innocent like. 'To complete the effect, there should be a propriet to the complete the effect, there should be a p-p-picture of our Sa-viour in the m-m-middle! says Travers."

Dalton laughed and pushed back his chair. "Well, I must be off," he said, and the other accompanied him to the door. When, several weeks later, the young man reappeared at the office of the Jolly Boy, that person did not conceal his gratification, and shook him warmly by the

"Sell me a thousand Yellow Dragon a 180 or thereabouts." said Charlie, quietly.

The broker opened his eyes. To the purchaser at par the stock of Oriental Mail chaser at par the stock of Oriental Mail—as it was known in the papers of incorporation—represented a profit of over 900 per cent, including yearly dividends of 20 per cent. What did Dalton mean by selling such a valuable property?

"Lord, man, what is it?" he said.

"Arrangements are being perfected for a competing corporation. The Dragon has been shamefully abused and"—significantly—"the new organization will be a sort of St. George."

St. George. "That is worth knowing," returned the broker, eagerly. "You are sure - quite

"I think you're in a position to know," said the other with decision. A moment he looked thoughtful. "I'll tell you what I'll do," he said slowly. "We must keep it very quiet and—I'll make you partner in a 2,000-share deal."

Dalton consented; the sto a week it registered at 170.

"Just as you said it would," remarked the
Jolly Boy, with real or affected admiration
in his tone. "You're a born speculator, sir!
Got all the attributes. Mark my words, sir,
and, when the time comes"—laying his
hand in a fatherly manner on Charile's
shoulder—"remember it was me—me whe

"You can buy back my thousand new and I laugh. She was wonderfully dressed in the "we had one latest Parisian style, with a fantastic hat fellows had."

"Aren't you-just a leetle cautious?" ven-

tured the other. Charlie shrugged his shoulders. "We have

the Yellow Dragon yet by any means. It

both made money. As far as I am con-cerned our deal is at an end." "All right," returned the Jolly Boy. "You an walk right up to the captain's office an walk right up to the captain's office. and get your check"—and smiled brightly. But Dalton had no intention of deserting

poised most bewitchingly upon her black hair. Her tiny hand held an enormous bouquet and in her ears sparkled large dia-monds. Her laughter was low, musical, unconventional.
"I don't see what there is to laugh about," said Mr. Fisk.

said Mr. Fisk.

"Nothing," answered the dark lady, with a pronounced French accent. "Only it was too amus-ing!"—and laughed again.

At dinner that night, Charlie was unusually thoughtful. Despite his sudden comparative affluence his flow of spirits seemed to have suffered a temporary check. The game-bird was too high; the wine suggested tincture of logwood; his cigar burned imperfectly and the band played too loudly. Even to that sprightly and popular selection, "Shoo Fly, Don't Bodder Me" he listened with a bored and weary expression. Mr. Marks could not fail to observe his changed demeanor, and after a vain endeavor to promote his companion's good humor, remarked:

"Charlie, you look run down. You need

"Charlie, you look run down. You need

Dalton's face brightened somewhat.

"By jove, I believe you're right, Tom," he said suddenly, after a moment of silence.

"I'll take a few days as soon as I can. Narragansett-the races-Goldsmith's Maid-



MECHANICALLY HE RAISED HIS HAT.

had occurred to him, however, that he might better keep his operations quiet by crashing down to 150. Dalton had first doubled, then trebled his short sales; his earnings now were large.
"Buy in!" whispered expediency.

Charlie set his teeth and continued to sell. Twenty-four hours thereafter the annual report of the company was given to the public. The directors, having long ago disposed of their holdings, now in a spasm of dilatory honesty showed assets marked down, giving the stock an intrinsic value of 110. Following this frank, though tardy, exposition of the Dragon's enfeebled and crippled condition, the entire street turned upon the languishing and broken monster. Dalton bought back in the neighborhood of 120 all the stock he had sold and retired

from the arena. The next day Charlie discovered the wise and discerning rumor-mongers had fairly ferreted out his own part in the running contest, and, as he made his way to the office, he was several times stopped and congratulated. But one man he encountered—the Jolly Boy—had no words of com-pliment for him. The jovial one's expression was funereal, saturnine; he held his chubby hand tight behind his back. "So?" he said, "you're the kind of a part-

ner that isn't a partner?" In spite of his coolness Charlie flushed.
"I don't understand you," he said.

"We started in together; you made use of me, then played it alone. You 'covered' at my place, but kept on increasing your short interest elsewhere. It deceived me and I bought all the way down." Charlie smiled deprecatorily. "I d'dn't

deceive you," he answered warmly. "I had no intention of deceiving you. You deceived yourself. I left you with a profit. If you did not take it I can't see what fault it is of mine. I told you our deal was at an end. It never occurred to me that you would place such a construction on what I did."

The chubby hand tightened into a chubby st; the rubicund face became apoplectic.
"All right!" he said. "You used me and dumped me. You've made a lump sum and an enemy. It's a bad way to start in Wall Dalton turned. "When you come to think

it over you will exonerate me from all blame," he replied, and dismissed the incident from his mind. As he entered the office he wondered whether Richard Strong had heard of his operations in Yellow Dragon and how that

gentleman would regard him. "Mr. Strong has been asking for you, said Tim Taplin, as Charlie unlocked his desk.

"Now for it!" thought the young man. But to his surprise the financier evinced no disposition to touch upon Oriental Mail; his one desire seemed to be to expedite cer-tain present plans of his own. His manner was abstracted; before him lay a railroad time table. Finally he swung around from

time table. Finally has a rose. his desk and Charlie arose. The young man Dalton." The young atlingered expectant. Would Mr. Strong at-tempt to take him to task? To his surprise other said: "I am going away-out west!"

"When do you expect to return?"
"I can't say just when." He was silent
a moment. "Mrs. Strong is going to Newport. If she should want anything I wish you would see that it is attended to."
"Certainly, Mr. Strong," said the young
man, quickly. "I will be of any service I

As Dalton some time later left the building a carriage drew up near by. Upon the back seat were two actresses and from the vehicle descended no less a person than the doughty prince of peddlers, "the offed and curled Assyrian bull of Wall street." Mr. Fisk. This individual paused a moment to speak with one of the ladies, the blonder queen of a buriesque troupe, and as he did so his gaze fell on Charlle. He had met that young man only once, but the news of success travels quickly, and Mr. Fiskwho never forgot a face unless he wished to—now not only nodded to Mr. Dalton, but

to—now not only nodded to Mr. Dalton, but turned to speak with him.

"Good for you, Dalton!" he said. "If you keep on we'll have to make you a director in Erle. I was telling these ladies about you, and one of them"—with a wave of his bejeweied fingers toward the dark, blackeyed young woman who sat by the side of the fair lady—"had just expressed a desire to see you. You have probably heard of her—the peeriess, the incomparable Zol—"Charlies raised his eyes to the lady indicated and all thoughts of the Yellow Dragon and stocks vanished. Mechanically he lifted his hat.

"I am flattered." he said. And then: "Excuse me, please—some important business—"And quickly turning into the press of the crowd he hurried unceremoniously away.

away.

The Prince of Erie looked after him with growing wonder. The dark lady began to

By a Close Margin.

"Well as a matter of law, it all hinged on the testimony of medical experts, and

COMMERCIAL BANK BUILDING.

year 1902-3, when the sum of \$2,646;500 was expended, and then comes the year 1900-1, with \$2,183,150. The last fiscal year closing on the 30th of June, 1904, just passed the million mark. For the balance of the decade the amount is under the million mark, and in some years considerably so.

# Larger Structures Erected.

It can readily be understood from this comparison that \$3,000,000 is not only a large sum of money to expend in this city in apartment house building, but is so in a relative sense. There is another fact in this connection which is not without significance, and that is, with one exception the number of such buildings erected during the year that is now drawing to a close was smaller than any year that has been mentioned. It is evident that with a larger expenditure and a smaller number of buildings the amount spent on each must be considerably larger than for any year during the past decade,

Indusments to Own Houses.

Every facility has been extended to encourage this class of buyers, both in the nature of the terms offered and the kind of house sumitted for their choice. Builders have not merely thrown up houses. but they have taken pains to select tasteful designs, and they plan the interiors so that they will appeal to the practical sense of the men and women who want

stories can be seen. The building fills up that important corner to better advantage than it did before and, besides that, addi-tional office rooms have been placed at the disposal of the bank. The elaborate changes that are being made in the banking room on the first floor are nearing completion.

There has been some delay on account of the non-arrival of the marble which is used in paneling the walls and which is imported from Greece. The marble is white, but is marked by veins that vary the color scheme by bringing in shades of yellow and brown. Mahogany and bronze are to be used in connection with the marble for the counters, and the walls are to be decembed. counters, and the walls are to be dec

### Selling of Real Estate. Blundon, O'Brien & Belt, Incorporated, real estate dealers, report the following

sale made within the past six weeks: The total number of properties sold is fifty-nine, and the amount is \$283,550. 76 K street northeast, to Mr. Walsh, \$3,500; 1547 6th street northwest, for Mr. Fendner for \$5,000; 1236 Harvard street, to Mrs. Bartholow for \$6,500; 1743 U street northwest, for Mr. Talty for \$6,500; 1724 1st street northwest, to Mr. Taylor for \$5,900; 621 H street northwest, for Mr. Forrest, \$8,000; 2825 13th street northwest, to Mr. Montgomery, \$6,500; 1549 6th street northwest to Mr. Plitt, \$5,600; 2823 13th street northwest, to Mrs. Hyde, \$8,500; two-story apart-ment on Orleans place, to Mr. Jordan, \$3,250; 1741 U street northwest, to Mr. Jen-

# English Language Prolific

sor the other day to a Star reporter. pressing the same or practically the same thing, there are, on the other hand, certain ideas that have no appropriate words to

"Strictly speaking, a brother-in-law is either a wife's brother or a sister's hus-band, but the word is frequently extended to denote the relationship existing between

paternal and maternal respectively, might surely be described by one word. And they have recourse to French to designate the

"But one curious deficiency appears. The domestic fowl has no good square word to describe it. Fowl is common to any bird, so are cock and hen, which besides apply only to sex. There is really no word sense of the men and women who want \$3,250; 1741 U street northwest, to Mr. Jen- only to sex. There is really no word raises homes security from the weather, ner for \$6,500; 1551 6th street northwest, for corresponding to turkey or goose by which milk.

phonograph to my friend and-what? 'Got him to listen to it' would probably be the inelegant finish to the sentence.
"On the other hand addience means those

present in a lecture hall or concert room, but what of those who see a cricket match, for instance? 'Spectators' is the nearest word, but it does not correspond exactly

# he had declined, would be quite compre-hensible either in Greek or Latin, but in

shoulder—"remember it was me me who told you so."

To these subtle shafts of fixtery Dalton did not respond as the other expected.

India Rubber and Daisy Burns-what do you say to that?"

"But Charlie—"
"Nonsense, old chap! You've got to come,
too, and that settles it."
"But," again expostulated Tom, "playing the horses isn't much better than—'
"Oh, well," laughed Dalton, rather qu spot, there's sleepy Newport, right next door,"

(To be continued tomorrow.) 

# Used a Pony

"When I was a boy back in New York I was attending school at one of the academies not far from Buffalo," said Frank Howlan at the Ebbitt House yesterday, and we were going through Virgil under the instruction of an estimable old gentleman who had some reputation as a scholar, although he was so wrapt in his studies that he was not a strict disciplinarian. As a resuit it became the fashion for every boy in the class to prepare his lessons by means of the famous 'pony,' which has proved the blessing and in some cases the curse of so many students. One day the teacher announced that we would have a distinguished Latin scholar with us that day, and he wanted us to be particularly proficient. We immediately got busy with the 'pony' and learned the entire lesson by heart, so that we could translate it, if necessary, without even looking at the book. When class time arrived we were ushered into the presence of the guest, a middle-aged man of genial countenance. The boys were called upon one after the other to translate, and they reeled off the interpretation in a way that hade our teacher smile with joy. The guest, however, was soon seen to be smiling broad-ly, and finally he broke into a laugh. Our

not to be left behind, also laughed, and we joined in the merriment without knowing what was the matter.
"Finally the teacher addressed the gentleman as Mr. Stollenberg, and then we knew what was the matter, although our teacher still remained in the dark. Our guest was the author of the 'pony,' and, as we afterward found out, he recognized our translation as being literal from his work, while it did not really coincide with the modern Virgil, which was being used by us. When our preceptor stepped from the room a moment he made a short address in which he told us that we were foolish to use the pony so recklessly, and added that he had been tempted to disclose his discovery, but lnasmuch as he had been through it himself,

eacher, who was slow at perceiving a joke,

thought he had missed something good, and,

he would not do so. "The teacher never found out what the joke was, and in token of our appreciation we made up a list and fully fifty boys in the school ordered ponies from Mr. Stollen-berg's publisher and informed him that we had done this. Later we received a pleasant letter in which he advised us to do more studying and less memorizing, but when we answered we still desired to have his valuable book and had ordered it, he responded that he had canceled the order and took great pleasure in forwarding the to us for nothing."

Last of the Lucknow Garrison. Mrs. Barnwell, wife of the late Gen.

Charles Arthur Barnwell, C. B., was buried

at Harrow, England, in the early part of May. She was with her husband in the Indian mutiny, and was the last survivor of the ill-fated Lucknow garrison. An old comrade of Lord Wolseley has passed away at the age of sixty-nine in the person of Lieut, Col. Lord Irby. He was a fellow captain with Lord Wolseley in the 19th Light Infantry during the Crimean war and the Indian mutiny. When Capt. Garnet Wolseley's company occupied the mess house at Lucknow it was supported by Capt. Irby's company. The deceased officer was an enthusiastic naturalist, and he did excellent work in connection with the life groups at the Natural History Museum, South Kensington.

"How did you manage to win that suit? The equities of the case were clearly against you."